

*IN THE UNITED STATES PATENT AND TRADEMARK OFFICE*

Applicants: Kemper et al.  
Title: SYSTEM AND METHOD FOR  
VERIFYING LOAN DATA AT  
DELIVERY  
Appl. No.: 10/737,298  
Filing Date: 12/16/2003  
Examiner: Hamilton, Lalita M.  
Art Unit: 3691  
Confirmation Number: 7677

AMENDMENT AND REPLY UNDER 37 CFR 1.116

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated August 14, 2008, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks** begin on page 15 of this document.

Please amend the application as follows: